This instrument was prepared by: Green Tree Servicing LLC

When Recorded return to: Green Tree Servicing LLC Mortgage Amendments Department 7360 South Kyrene Road T316 Tempe, AZ 85283

106463066

SUBORDINATION OF DEED OF TRUST

Acct# 89889453

MERS Phone 1-888-679-6377 MIN# 100133700023537866

Subordination Agreement is null and void if: Not recorded within 90 days of acknowledgment date, corrections or changes are made or provisions defined herein are not met.

WHEREAS, Mortgage Electronic Registration Systems, Inc. ("MERS"), which is acting solely as nominee for the Lender, Countrywide Bank, FSB, and whose address is P.O. Box 2026, Flint, MI 48501-2026, and holder of a Deed of Trust in the amount of \$26,853.00 dated August 31, 2007 and recorded September 6, 2007, as Instrument No. N/A, Book 2785, Page 194, hereinafter referred to as "Existing Deed of Trust", on the following described property,

Property Description:

Lot 12, Section A, Encore PUD, situated in Section 5 & 8, Township 2 South, Range 9 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 98, Pages 46047, in the office of the Chancery Clerkoof DeSoto County, Mississippi.

Property Address: 4870 Encore Parkway, Walls, Mississippi 48680

WHEREAS, Green Tree Servicing LLC, is the servicer or sub-servicer, hereinafter referred to as "Servicer", for the note that is secured by the Existing Deed of Trust;

WHEREAS, Megan A. Stanford and Daniel W. Stanford, wife and husband as joint tenants, as owner(s) (the "Owners") of said property desire to refinance the first lien on said property;

MERS Subordination - DOT

1 of 3

mcsp.

WHEREAS, it is necessary that the new lien to Bank of America, N.A., its successors and/or assigns, which secures a note in the amount not to exceed one hundred three thousand five hundred Dollars and 00/100 (\$103,500.00), hereinafter referred to as "New Deed of Trust", be a first lien on the premises in question,

WHEREAS, MERS and the Servicer are willing to subordinate the lien of the Existing Deed of Trust to the lien of the New Deed of Trust with the condition that there are no funds from the closing disbursed to the Owners;

NOW THEREFORE, in consideration of the promises and other good and valuable consideration, the receipt of which is hereby acknowledged, MERS and the Servicer hereby subordinate the lien of the Existing Deed of Trust to the Lien of the New Deed of Trust conditioned upon the above-referenced provisions, so that the New Deed of Trust will be prior and superior in all respects and with regard to all funds advanced thereunder to the lien of the Existing Deed of Trust.

Mortgage Electronic Registration Systems, Inc.

Robin D. Bryant, Assistant Secretary

Witness 1

Valinda Castillo

Witness 2

Erin Nelson

STATE OF ARIZONA

COUNTY OF MARICOPA

The foregoing instrument was acknowledged before me this ______ by Robin D. Bryant, Assistant Secretary of Mortgage Electronic Registration Systems, Inc., a Delaware corporation, on behalf of the corporation

FRANCES L. DOMINGUEZ Notary Public - Arizona

Maricopa County
Comm Expires Cct 21, 2014

Commission Number _

Frances L. Dominguez, Notary Public

2 of 3

Green Tree Servicing LLC

Stephanie Rodgers, Assistant Vice President

Witness

Valinda Castill

سکہ

Frin Nelson

STATE OF ARIZONA

COUNTY OF MARICOPA

The foregoing instrument was acknowledged before me this 3/14/12 by Stephanie Rodgers, Assistant Vice President of Green Tree Servicing LLC, a Delaware corporation, on behalf of the corporation.

Frances L. Dominguez, Notary Public Commission Number 177840

FRANCES L. DOMINGUEZ
Notary Public - Arizona
Maricopa County
My Comm. Expires Oct 21, 2014

LEGAL DESCRIPTION

EXHIBIT "A"

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF **DE SOTO**, STATE OF **MISSISSIPPI** AND IS DESCRIBED AS FOLLOWS:

ALL THAT PARCEL OF LAND IN DE SOTO COUNTY, STATE OF MISSISSIPPI, AS DESCRIBED IN DEED BOOK 567, PAGE 779, ID# 1093080100001200, BEING KNOWN AND DESIGNATED AS:

LOT 12, SECTION A., ENCORE PUD, SITUATED IN SECTION 5 & 8, TOWNSHIP 2 SOUTH, RANGE 9 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 98, PAGES 46-47, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

BY FEE SIMPLE DEED FROM REEVES- WILLIAMS, LLC AS SET FORTH IN DEED BOOK 567, PAGE 779 DATED 08/31/2007 AND RECORDED 09/06/2007, DE SOTO COUNTY RECORDS, STATE OF MISSISSIPPI.